



**INTERNATIONAL**

*A division of Morgan White Group*



# INTERNATIONAL MEDICAL PLANS

*Affordable plans that will get you through every stage of life.*

# MWG INTERNATIONAL MEDICAL PLANS

MWG International's priority has always been to find creative solutions for diverse markets. Our family of products is varied and can suit any medical need or situation. Once you view the benefits of each of our products, we are certain you will find one which works perfectly for you and your family.



## The Emerald Plan

offers no increase in premium due to change in age bracket, has an annual maximum benefit of \$8,000,000 and is issuable up to age 74.



## The New American Plan

offers no increase in premium due to change in age bracket, has an annual maximum benefit of \$4,000,000 and is issuable to age 74.



## The Silver Medical Plan

is a health insurance plan which provides coverage for persons who have reached the age of maturity (50 to 85) and who deserve most to be duly protected and safe. The Silver Medical Plan has an annual maximum benefit of \$200,000.

*To see more outstanding points of each plan, see our benefits chart.*

### ***What are the Extra Bonus Hospitals?***

If you are admitted to one of our Extra Bonus Hospitals for 48 hours or more, the following benefits are available:

- Reduction of deductible up to \$5,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$800
- Hotel accommodation reimbursement up to a maximum of \$150 per day for a period of 4 days
- Rental car reimbursement up to \$50 per day for a maximum of 5 days

### ***Should you choose to seek treatment in one of our Super Special Hospitals you will also experience additional benefits such as:***

- Reduction of deductible up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500 if treatment is received in USA

### ***24 Hour Emergency Service***

Our telephone center is open day and night to receive calls from any part of the world. The medical personnel at MWG International are highly qualified to handle any situation 24 hours a day.

Monday-Thursday 8am-5pm and Friday 8am-2:30pm USA EST please call (305) 442-0899.

After hours, please call (305) 442-0899 • Toll free in the USA 1(800) 995-5335

# Emerald and New American Plan Summaries

<b>Benefit Summary</b>	<b>Emerald Plan</b>	<b>New American Plan</b>
<i>Amounts shown are in USD</i>		
Annual maximum	\$8,000,000	\$4,000,000
<b>Hospitalization (Super Special Hospitals)/(Country of Residence)</b>		
Room & board	100% URC*	100% URC*
Intensive care	100% URC*	100% URC*
Surgery	100% URC*	100% URC*
Laboratory, X-rays, medications, diagnostic services	100% URC*	100% URC*
<b>Outpatient Benefits (Super Special Hospitals)</b>		
Surgery	100% URC*	100% URC*
Prescription drugs	\$3,000	\$6,000 (part of any other outpatient services coverage)
Physician	100% URC*	\$6,000 (part of any other outpatient services coverage)
Diagnostic Procedures: CAT Scans, MRI, Pet Scans, etc.	100% URC*	\$6,000 (part of any other outpatient services coverage)
<b>Maternity Benefits</b>		
Normal delivery and elective caesarean	\$10,000 per pregnancy	\$4,000 per pregnancy
Medically necessary caesarean	\$15,000 per pregnancy	\$8,000 per pregnancy
Medical complications of a covered maternity	\$1,000,000 per pregnancy	\$30,000 per pregnancy
<b>Other Benefits</b>		
Radiation and Chemotherapy (at one of the Administrators dedicated facilities)	100% URC*	100% URC*
Annual checkup for primary insured and spouse (available after first anniversary of the policy)	\$600 per exam	\$400 per exam
Repatriation of mortal remains	100% URC*	100% URC*
Accidental loss of use	\$4,000 monthly	\$2,000 monthly
Emergency ground transportation	100% URC*	100% URC*
Emergency air transportation	100% URC*	100% URC*
Hospice Terminal Care coverage	100% URC*	\$6,000 (part of any other outpatient services coverage)

*\*Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida. All figures are in US dollars.*

This brochure is for illustration purpose only. Please refer to the policy schedule for a complete explanation of benefits.

# Silver Medical Plan Summary

<b>Benefit Summary</b>	<b>Silver Medical Plan</b>
<i>Amounts shown are in USD</i>	
Annual maximum	\$200,000
<b><i>Hospitalization (Super Special Hospitals)/(Country of Residence)</i></b>	
Room & board	100% URC*
Intensive care	100% URC*
Surgery	\$60,000
Laboratory, X-rays, medications, diagnostic services	\$900 per day
<b><i>Outpatient Benefits (Super Special Hospitals)</i></b>	
Surgery	\$60,000 per year
Prescription drugs	\$240 per insured, per policy year
Physician	\$80 per visit
Diagnostic Procedures: CAT Scans, MRI, Pet Scans, etc.	\$450 per exam
<b><i>Other Benefits</i></b>	
Radiation and Chemotherapy (at one of the Administrators dedicated facilities)	\$25,000
Annual checkup for primary insured and spouse (available after first anniversary of the policy)	N/A
Repatriation of mortal remains	100% URC*
Accidental loss of use	N/A
Emergency ground transportation	100% URC*
Emergency air transportation	\$10,000
Hospice Terminal Care coverage	\$75 per day

*\*Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida. All figures are in US dollars.*

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## Who is the Administrator?

**MWG International**, located in Miami, Florida, a division of Morgan White Group, is the group's third-party administrator for all international products in Latin America and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third-party claims administrators in the international life, dental, vision, disability, medical, savings, and investment product arena. Through internet marketing systems and first-class policy administration, our insurance company clients and their insureds receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly owned subsidiary of Morgan White Group, Ridgeland, Mississippi USA.



## Who is the Insurer?

AmFirst Life Insurance Company I.I. is the insurer for the Emerald, New American, and Silver Plans.

**AmFirst Life Insurance Company I.I.**, based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia, and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets. AM Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company I.I. (San Juan, Puerto Rico). The outlook assigned to these Credit Ratings (ratings) is stable. The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. an insurance holding company system located in Ridgeland, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



## Who is the Reinsurer?

**Lloyd's** is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.





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